



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

24267

7590

10/06/2009

CESARI AND MCKENNA, LLP
88 BLACK FALCON AVENUE
BOSTON, MA 02210

EXAMINER

ALMATRAHL, FARIS S

ART UNIT

PAPER NUMBER

3627

DATE MAILED: 10/06/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/608,664	06/27/2003	Mark R. Albrecht	171006-0001U1	7078

TITLE OF INVENTION: TAX RETURN OUTSOURCING AND SYSTEMS FOR PROTECTING DATA

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$0	\$755	01/06/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax **(571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

24267 7590 10/06/2009
CESARI AND MCKENNA, LLP
88 BLACK FALCON AVENUE
BOSTON, MA 02210

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/608,664	06/27/2003	Mark R. Albrecht	171006-0001U1	7078

TITLE OF INVENTION: TAX RETURN OUTSOURCING AND SYSTEMS FOR PROTECTING DATA

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$0	\$755	01/06/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALMATRAHI, FARIS S	3627	705-030000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB-122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB-47; Rev 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/608,664	06/27/2003	Mark R. Albrecht	171006-0001U1	7078
24267	7590	10/06/2009	EXAMINER	
CESARI AND MCKENNA, LLP 88 BLACK FALCON AVENUE BOSTON, MA 02210			ALMATRAHL, FARIS S	
			ART UNIT	PAPER NUMBER
			3627	

DATE MAILED: 10/06/2009

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1018 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1018 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability**Application No.**

10/608,664

Applicant(s)

ALBRECHT, MARK R.

Examiner

FARIS ALMATRAHI

Art Unit

3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 08/27/2009.
2. ☒ The allowed claim(s) is/are 1-8,10,15-30,33-45,47,48 and 51-66.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other See Continuation Sheet.

/Faris Almatrahi/
Examiner, Art Unit 3627

/F. Ryan Zeender/
Supervisory Patent Examiner, Art Unit 3627

Continuation of Attachment(s) 9. Other: Drawings received 6/27/2003 accepted.

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
2. Authorization for this examiner's amendment was given in a telephone interview with Omar M. Wadhwa on September 28, 2009.
3. The application has been amended as follows:
Claims 2-56 and 58-66 were previously withdrawn.
Claims 2-8, 10, 15-31, 33-45, 47-48, 51-56, and 58-66 are rejoined to generic claims 1 and 57.
Claims 9, 11-14, 31-32, 46, and 49-50 have been cancelled.

1. (Currently Amended) A financial services outsourcing method for facilitating a direct service provider's outsourcing of tax preparation services for numerous ultimate clients, the tax preparation services being outsourced to an outsourcing group abroad, the method comprising:

for plural respective direct service providers, loading, onto a remotely accessible part of a common host server located in the United States, ultimate client specific financial files and corresponding reference materials, the host server providing access to a remote ~~computer~~ client computer of information concerning the ultimate client specific financial files and corresponding reference materials;

retaining outsourced personnel to perform the tax preparation services for ultimate clients of the direct service provider, the outsourced personnel performing the tax preparation services while located outside the United States;

providing the outsourced personnel limited access to a predefined set of data associated with the ultimate client stored on the host server, wherein the outsourced personnel utilize terminals for accessing information on the server, the terminals providing only screenshot image information concerning the ultimate client specific financial files and corresponding reference materials pertaining to a given tax return worked on by a given outsourced individual;

the outsourced personnel performing the tax preparation services through a remote limited access client located outside the United States connected to the host server;

maintaining a web tracking server;

logging statuses associated with the tax preparation services into the web tracking server while the outsourced personnel is performing the tax preparation services;

accessing, by the direct service provider, the web tracking server to obtain a status report produced from logging the statuses associated with tax preparation services; and

sending, by the web tracking server, an unsolicited notification to the direct service provider in response to a status change occurring with the tax preparation services.

2. (Currently Amended) The method according to claim 1, wherein the financial tax preparation services comprise tax return preparation services.

4. (Currently Amended) The method according to claim 1, wherein the financial tax preparation services are outsourced through an intermediary firm to the outsourced personnel.

5. (Currently Amended) The method according to claim 3, wherein the financial tax preparation services are outsourced through an intermediary firm to the outsourced personnel.

6. (Currently Amended) The method according to claim 4, further comprising ~~[[an]]~~ the intermediary ~~[[service]]~~ firm interacting with the outsourced personnel through use of a servicing computer system, and interacting with the plural direct service providers through use of the servicing computer system.

7. (Currently Amended) The method according to claim 5, further comprising ~~[[an]]~~ the intermediary ~~[[service]]~~ firm interacting with the outsourced personnel through use of a servicing computer system, and interacting with the plural direct service providers through use of the servicing computer system.

9. (Cancelled).

10. (Currently Amended) The method according to claim ~~[[9]]~~ 1, wherein the host server comprises a CITRIX server.

11. – 14. (Cancelled).

20. (Currently Amended) The method according to claim 19, further comprising loading tax preparation software onto the remotely accessible part of the common host server ~~tax preparation software~~.

23. (Currently Amended) The method according claim 22, wherein the given direct service provider ~~[[comprises]]~~ is a member of a CPA firm.

24. (Currently Amended) The method according to claim 23, wherein the supporting documentation comprises ~~[[the]]~~ last season tax return as filed, receipts, and summary information regarding finances of the tax filer.

25. (Currently Amended) The method according to claim 24, further comprising the given direct service provider setting up a tax file compatible with a given tax software package, and rendering the supporting documentation ~~[[electronic]]~~ electronically.

26. (Currently Amended) The method according to claim 25, wherein rendering the supporting documentation ~~[[electronic]]~~ electronically comprises scanning supporting documents into image files.

28. (Currently Amended) The method according to claim 1, wherein ~~[[the]]~~ access to the host server is via the Internet.

29. (Currently Amended) The method according to claim 1, wherein ~~[[the]]~~ access to the host server is via a connection-oriented end point to end point high bandwidth transmission line.

30. (Currently Amended) The method according to claim 1, wherein ~~[[the]]~~ access to the host server is via a DSL/T1 line.

31. – 32. (Cancelled).

33. (Currently Amended) The method according to claim ~~[[31]]~~ 1, wherein the ~~monitoring and reporting~~ logging and accessing are performed using ~~a web-tracking~~ the web tracking server that is accessible by the outsourced personnel and by the direct service provider.

34. (Currently Amended) The method according to claim [[31]] 1, wherein [the] status information ~~monitored and reported~~ that is logged and accessed includes information concerning the status of the tax return preparation services at any given point throughout the preparation.

35. (Currently Amended) The method according to claim 34, wherein the status information includes information concerning the status of the tax return preparation through completion of [[the]] a return and filing of the return with the Internal Revenue Service.

36. (Currently Amended) The method according to claim 1, further comprising:
an outsourcing group computer system logging status information into a monitoring and reporting system accessible by the direct service provider;
providing to the direct services provider a view of a status report produced by the monitoring and reporting system;
sending an unsolicited electronic notification ~~being sent to the direct service~~ provider in response to a given status change monitored by the monitoring and reporting system; and
outsourced personnel posing questions electronically to a reviewer in the United States, and the reviewer providing answers to the questions electronically.

40. (Currently Amended) The method according to claim 37, wherein the given status change comprises [[the]] completion of in take processing of a tax return.

42. (Currently Amended) The method according to claim 37, wherein the given status change comprises [[the]] completion of a tax return.

44. (Currently Amended) The method according to claim 36, wherein the outsourced personnel poses questions to the reviewer by posting questions to a web-tracking the web tracking server comprising part of the ~~monitoring and reporting~~ logging and

accessing system, the recipient of the questions being notified wherein notification is provided that the questions have been posted to the web-tracking web tracking server.

45. (Currently Amended) The method according to claim 1, further comprising:

~~providing the outsourced personnel with terminal access limited to the tax file and supporting documentation via an outsourcing computer system, the outsourcing computer system comprising terminals;~~

~~each person within the outsourced group~~ of the outsourced personnel being provided access to ~~an outsourcing group computer system~~ a particular terminal within a secure area, the secure area not allowing the outsourced personnel to have access to any paper, or information recordation instruments.

46. (Cancelled).

47. (Currently Amended) The method according to claim ~~[[45]]~~ 1, wherein ~~the outsourced personnel utilize terminals for accessing information on the server, the terminals providing only image information concerning the tax file and supporting documentation pertaining to a given tax return worked on by the given outsourced individual;~~ the terminals ~~[[being]]~~ are devoid of any detachable memory devices capable of storing data from either the internal memory or the display of the terminal and capable of being carried outside of a secure area within which the terminals are placed.

48. (Currently Amended) The method according to claim 1, wherein the terminals ~~of the outsourcing group computer system~~ provide ~~thin client screen shot images of tax information and supporting documentation and provide~~ a viewable user interface of tax processing software.

49. – 50. (Cancelled).

52. (Currently Amended) The method according to claim [[51]] 1, wherein the host server is controlled by the direct service provider.

53. (Currently Amended) The method according to claim 51, wherein the host server is controlled by [[the] an intermediary [[services]] firm.

54. (Currently Amended) The method according to claim 1, further comprising an ASP server comprising tax software and a web server application providing web site access to the remote client computer ~~computers comprising terminals of an outsourcing computer system, the terminals being provided with limited screen shot image access of tax file and tax software information.~~

56. (Currently Amended) The method according to claim 1, wherein any data being processed is retained on the ~~[[hosting site]]~~ host server, and wherein the data is not accessible at the ~~outsourcing group computer system or at any terminals of the outsourcing group computer system~~ utilized by the outsourced personnel.

57. (Currently Amended) A financial services outsourcing method for facilitating outsourcing tax preparation services for numerous clients, the tax preparation services being outsourced to an outsourcing group abroad, the method comprising:

loading, onto a host computer system, client specific financial files and corresponding reference materials, the host computer system providing access to information concerning the client specific financial files and corresponding reference materials;

retaining outsourced personnel to perform the tax preparation services for clients, the outsourced personnel performing tax preparation service projects while located outside the United States;

providing the outsourced personnel limited access to a predefined set of data associated with a particular client of the clients stored on the host computer system, wherein the outsourced personnel utilize terminals for accessing information on the host

computer system, the terminals providing only screenshot image information concerning the client specific financial files and corresponding reference materials pertaining to a given tax return worked on by a given outsourced individual;

the outsourced personnel performing the tax preparation services;

a web-based and web-accessible tracking system to log status information regarding the tax preparation services while the tax preparation services are being performed, the status information comprising the tax preparation services having been submitted to the outsourced personnel for processing, significant events that have been performed by the outsourced personnel with respect to the tax preparation services, questions regarding the tax preparation services having been posted to the web-based tracking system, and the tax preparation services having been completed;

accessing, by a financial firm that facilitated the outsourcing, the tracking system to obtain a status report produced from logging the status information regarding the tax preparation services; and

sending, by the tracking system, an unsolicited notification to the financial firm in response to a status change occurring with the tax preparation services.

58. (Currently Amended) The method according to claim 57, wherein the financial tax preparation services comprise tax return preparation services.

60. (Currently Amended) The method according to claim 57, wherein the financial tax preparation services are outsourced through an intermediary firm to the outsourced personnel.

61. (Currently Amended) The method according to claim 59, wherein the financial tax preparation services are outsourced through an intermediary firm to the outsourced personnel.

62. (Currently Amended) The method according to claim 60, further comprising [[an]] the intermediary [[service]] firm interacting with the outsourced personnel through use of

a servicing computer system, and interacting with ~~plural direct service providers~~ the financial firm serving the clients through use of the servicing computer system.

63. (Currently Amended) The method according to claim 61, further comprising ~~[[an]]~~ the intermediary ~~[[service]]~~ firm interacting with the outsourced personnel through use of a servicing computer system, and interacting with ~~plural direct service providers~~ the financial firm serving the clients through use of the servicing computer system.

65. (Currently Amended) The method according to claim 57, wherein the host computer system is remote from ~~remote client computers~~ the terminals used by the outsourced personnel, ~~and wherein the host computer system provides limited screen shot access to the remote client computer of information concerning the client specific financial files and corresponding reference materials.~~

Allowable subject matter

4. Claims 1-8, 10, 15-30, 33-45, 47-48 and 51-66 are allowed.
5. The following is a statement of reasons for the indication of allowable subject matter:
6. The closest prior art of record are Baker (US Pat No. 6,473,741) in view of Dang et al. (US Publication No. 2003/0101111), SurePrep (Your Tax Preparation Partner, September 19, 2002), and Carver (US Publication No. 2004/0078307 A1).

Baker discloses a system and for the electronic exchange of tax data between the financial services industry including the lending industry and/or other interested parties such as data mining firms of such data and the electronic data-bases owned and

maintained by individual accounting and tax preparation firms. The exchange should be facilitated by a cooperative service bureau that acts as an intermediary to ensure the smooth flow of information, standardize the data formats, protect confidentiality by providing for controls, and allocating revenues and expenses. The service bureau would also add to the commercial value of the individual firm owned data. The exchanged data would be downloaded directly into applications of end users for analysis thus reducing or eliminating labor and costs due to data entry, filing, etc. A cooperative service bureau could also serve to package income tax data contained in consumer oriented tax software used by individuals to be delivered to other end users such as lenders.

Dang et al. discloses a system and method for identifying taxable financial transactions, collecting data based on the transactions, calculating any taxes due on the transactions, reporting the same to a selected government authority, and periodically remitting funds corresponding to the tax owed to the government authorities over an interactive communications network. The system comprises a first server for hosting a first virtual portal having at least one application for providing e-content to end users. The application preferably includes a network browser for accessing, displaying and transmitting data over the network. A second server is provided for hosting a second virtual portal having at least one application for receiving data from the first server and for parsing the data received. A communications infrastructure links the first and second servers to one another. Also provided is a third server for hosting a third virtual portal. This portal has at least one application for receiving transactional data from the second server, parsing the data received for XML-based data, interpreting the XML-based data

for selected data processing operations, and for storing the XML-based data in a first selected file of a first database. In addition, the application computes any taxes due on the corresponding transaction and stores the tax due in a second selected first database file. Furthermore, a fourth server hosts a fourth virtual portal having at least one application for receiving XML-based data from the third server. The application converts the second selected first database file from an XML-based format to a TXP-based format for receipt by an automated clearinghouse network, and periodically transmits the second file, through the network, to a selected financial institution for remission of funds corresponding to the transactional data to the government authority.

SurePrep teaches retaining outsourced personnel to perform financial service projects for ultimate clients of the financial services firms, the outsourced personnel performing the financial service projects while located outside the United States.

Carver discloses a system and method for conveniently dealing with various financial and tax-related transactions and updating financial and tax status over a computer network such as the Internet. According to a preferred embodiment of the present invention, various types of financial or tax-related transactions may be conducted or tracked at several computer network locations or web addresses. In particular, a single Internet web site may be used to track, compile and analyze a wide variety of transactions for a particular user on demand and in real time. According to the present invention, the inventive web site utilizes the download capabilities of various software programs and Internet web sites and into these programs incorporates the already recorded data of any user to generate a variety of financial and tax-related

documents for that user. Financially and tax relevant transactions are tracked and recorded into a secure database for instant use in various financial and tax preparation computer software programs, such that current statistics and projected results and advice are immediately available to the user from any remote location and at any time of the year

The prior art of record does not disclose or suggest providing the outsourced personnel limited access to a predefined set of data associated with the ultimate client stored on the host server, wherein the outsourced personnel utilize terminals for accessing information on the server, the terminals providing only screenshot image information concerning the ultimate client specific financial files and corresponding reference materials pertaining to a given tax return worked on by a given outsourced individual; the outsourced personnel performing the tax preparation services through a remote limited access client located outside the United States connected to the host server; maintaining a web tracking server; logging statuses associated with the tax preparation services into the web tracking server while the outsourced personnel is performing the tax preparation services; accessing, by the direct service provider, the web tracking server to obtain a status report produced from logging the statuses associated with tax preparation services; and sending, by the web tracking server, an unsolicited notification to the direct service provider in response to a status change occurring with the tax preparation services. The limitation mentioned above along with the other claimed limitations of independent claims 1 and 57 are novel and unobvious

and are deemed allowable over the prior art of record. Dependent claims of 1 and 57 are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Faris Almatrahi whose telephone number is (571) 270-3326. The examiner can normally be reached on Monday to Friday 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan Zeender can be reached on (571) 272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Faris Almatrahi/
Examiner, Art Unit 3627

FA

/F. Ryan Zeender/
Supervisory Patent Examiner, Art Unit 3627